wise deposits and advances of public sector banks for the last three years are given in Annexure-I and Annexure-II respectively [*See* Appendix *182*, Appendix No. *9*]

The Indian commercial banks (both public and private sector) are required to lend to the priority sector including agriculture, small scale industries and professionals and self-employed persons, as per details furnished below:

Total priority sector advances	40% of net bank credit
Total agricultural advances	18% of net bank credit
Advances to Weaker Sections	10% of net bank credit

Bank-wise performance of public sector banks vis-a-vis the target in lending to priority sector and State-wise outstanding advances to priority sector by public sector banks for the last three years are given in the Annexure-III and Annexure-IV respectively.
[*See* Appendix *182*, Appendix No. *10*]

Loan Amount Released by Nationalised Banks and NABARD for Agricultural Sector

673. SHRI NILOTPAL BASU:
SHRI S. RAMACHANDRAN PILLAI:

Will the Minister of FINANCE be pleased to state:

(a) the total loan amount released by the nationalised and National Bank for Agriculture and Rural Development during the year 1994-95, 1995-96 and 1996-97 for agricultural sector in the country, State-wise; and

(b) State-wise ration with all India loan released during the same period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (d) The information is being collected and, to the extent available, will be laid on the Table of the House.

News-Item Regarding Abuse of Passbook Scheme

674. SHRI K.M. SAIFULLAH: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news-item appearing in the Asian Age dated 23rd October, 1997 captioned "15 in net for Passbook Scheme abuse";

(b) if so, the fact thereof; and

(c) action taken against those involved in the fraud.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) Yes, Sir.

(b) and (c) The matter is under investigation by the Directorate of Revenue Intelligence. The investigation is yet to be completed.

Decision Regarding Sale of Public Sector Equities

675. SHRI GURUDAS DAS GUPTA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have decided to hike to central budgetary receipts against sale of public sector equities from Rs. 4500 crores to Rs. 7000 crores; and

(b) if so, the details of Government shareholdings approved for sale to facilities this?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) With the aim to mobilise additional budgetary resources, the budget target of disinvestment during 1997-98 has been raised from Rs. 4800 crores to Rs. 7000 crores.

(b) The Government has approved following disinvestment proposals for the years 1997-98:

(i) Upto 210 millions shares held by Government in Gas Authority of India Ltd. (GAIL).

(ii) 47 million shares held by Government in Mahanagar Telephone Nigam Ltd. (MTNL).

(iii) 6 million shares held by Government in Container Corporation of India Ltd. (CORCOR).

(iv) Renewal of the mandate given for 1996-97 to disinvest upto 20 million shares held by Government of India in Indian Oil Corporation (IOC).

Deterioration in Customer Service of Public Sector Banks

676. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that the personnel manning the counters in most of the public sector banks in the country behave rudely with the customers who visit such counters for banking transaction;

(b) whether it is a fact that due to the arrogance of bank employees, customer service in most of the banks is deteriorating day by day; and

(c) if so, what remedial measures Government propose to take in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) It is incorrect to state that the personnel manning the counter in most of the Public Sector Banks in country behave rudely with the customers. Some complaints of such rude behaviour are received from time to time.

(b) and (c) There is an increasing awareness of the role of employees in rendering better Customer Service. This necessitates training of employees to develop the right kind of attitude towards customers needs and expectations. measures have been taken by Government, Reserve Bank of India (RBI) and the banks to improve customer service on an ongoing basis. Banks have undertaken customer-oriented training of front-office personnel and have been gearing up internal disciplinary procedure for enforcing discipline at all levels.

Unutilised Bank Deposits

677. SHRI RAJ NATH SINGH:
SHRIMATI MALTI SHARMA:
PROF. RAM KAPSE:

Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that huge amounts of bank deposits remain unutilised;

(b) if so, the details thereof;

(c) the reasons for keeping the bank deposits unutilised;

(d) the loss sustained due to deeping the deposit amounts idle; and

(e) action taken by Government against such banks which maintain lower CD ratio due to the failure of the banks to utilise the funds?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (e) The information is being collected and will be laid on the Table of the House.

CBI Investigation into Placement of Shares of Reliance Industries Ltd.

678. SHRI JALALUDIN ANSARI:
SHRI GURUDAS DASGUPTA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the investigations initiated by the CBI into the dubious placement of shares with the UTI by Reliance Industries Limited involving over Rs. 900 crores of public funds were completed in April, 1995 and was reported to this Ministry; and

(b) if so, the details and findings of the investigations and action taken, if any, thereon?